

PMMVY Research Study: Delhi

Introduction

The Maternity Benefit (Amendment) Act, 2017 has placed India among the top five countries with the best maternity policies in the world. One of the main provisions was an increment in the duration of maternity leaves from 12 weeks to 26 weeks which surpasses the ILO's standards of a minimum 14 weeks of maternity leave.

However, this provision only covers those who work in formal establishments. A large portion of women are left out from the purview of the Act. 118 million women, which is 97% of the total working women, are involved in the unorganised sector in India. To address this, the central government introduced a Conditional Cash Transfer scheme called the Pradhan Mantri Matru Vandana Yojana, or PMMVY.

PMMVY was launched in January 2017, with two main objectives:

- Supplementing the nutritional requirements of women during pregnancy and lactation
- Providing partial compensation for the wage loss in terms of cash incentives so that the woman can take adequate rest before and after the delivery of the child.

The money from this scheme is released in three installments after the fulfillment of the following conditions:

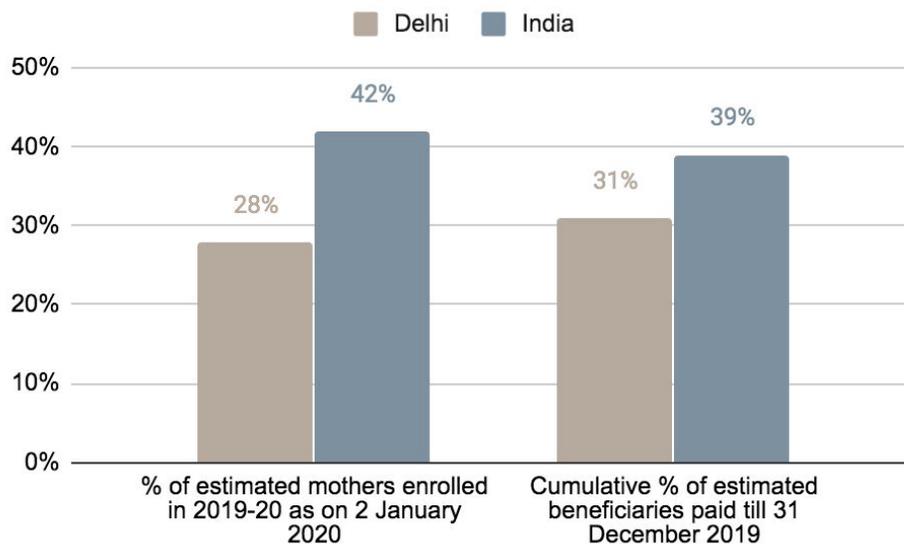
Instalment	Conditions	Amount (Rs)
1st	Registration of pregnancy within 150 days from the start of pregnancy as specified on the Mother-Child Protection (MCP) card.	1,000

2nd	Receipt of at least one ante-natal checks up within six months of pregnancy.	2,000
3rd	Registration of childbirth and receipt of the first round of immunisations recorded on MCP.	2,000

Comparison of PMMVY in Delhi with the national average

For the financial year 2020-21 Budget Estimates (BEs), the central government allocated Rs 2,500 crore to this scheme, a 9% increase from the previous year’s Revised Estimates but the same as the BEs (Shukla & Kapur, n.d.).

The following graph compares PMMVY budget allocation and fund release in Delhi as compared to the national average.



Objectives of the study and methodology

Responses from frontline workers

29 frontline workers (Anganwadi workers, supervisors, and helpers) were surveyed. A qualitative analysis of their responses along with a discussion is given below.

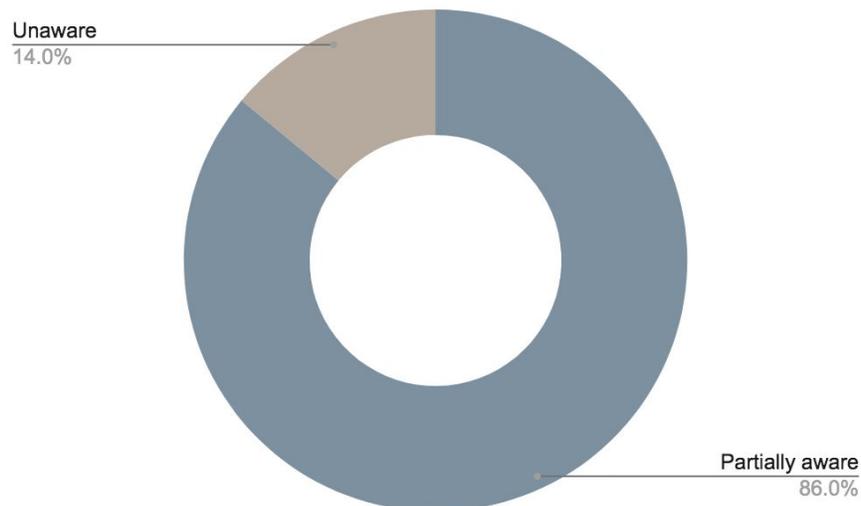
1. All forms are filled on paper but data entry is done by the supervisor. It would be more efficient if the forms were directly filled online. This would have to be accompanied by training sessions for ASHA workers as many of them are not comfortable with using phones.
2. ASHA workers should be compensated with Rs 200 per registered beneficiary. However, there is no consensus among the workers of how they will be compensated, and whether they have received the amount. The workers are also not reimbursed for tasks such as photocopying documents.
3. Main challenges faced by beneficiaries in availing the benefits of PMMVY:
 - a) Linking the Aadhaar card to the bank account
 - b) Money not being transferred or transferred late
 - c) Provision of nutritious food
 - d) Limitation of the Rs 5,000 provided
4. ASHA workers mentioned that some women have difficulties withdrawing the money from their accounts for the following reasons:
 - a) Many women go back to their villages at the time of birth
 - b) They are unable to provide an address proof as they live in a rented home

Responses from homemakers

35 homemakers were surveyed. All the women surveyed were married; there were no instances of divorced or single mothers.

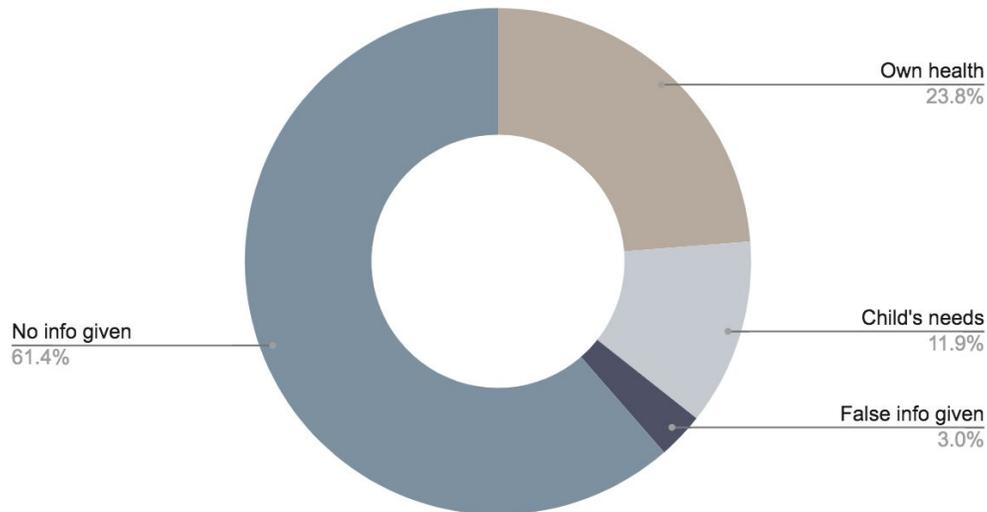
I. Awareness

1. Among the 35, 5 of them were unaware of the scheme and its specifics, while 30 were partially aware of the scheme but did not know the specifics.



2. The homemakers learnt about the scheme from AWW and ASHA workers but complained that they had to approach the workers themselves. Even after approaching them, they felt that they were not fully knowledgeable about the scheme.
3. One beneficiary was asked by an ASHA worker to pay to register herself for the scheme. 18 other women apart from her were also not registered under this scheme.

4. Respondents were asked whether the AWW or ASHA worker had advised them on how they should spend the money. They were given the following answers:

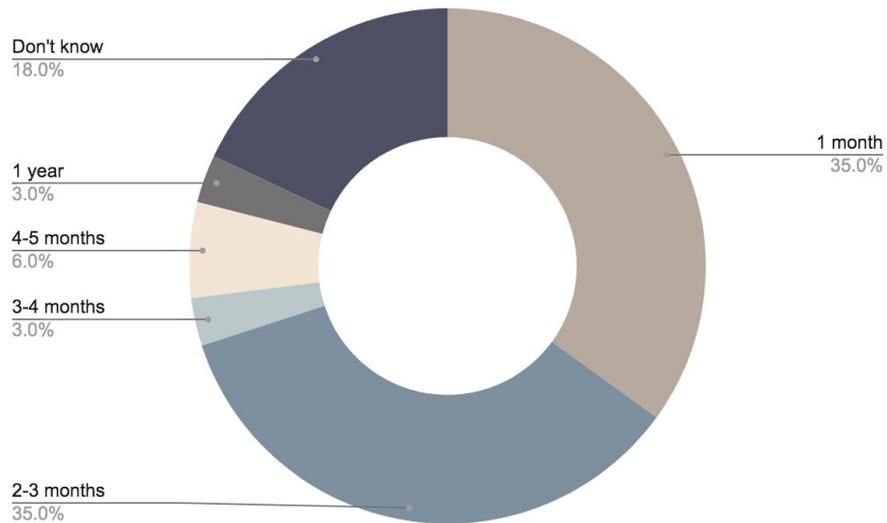


II. Implementation

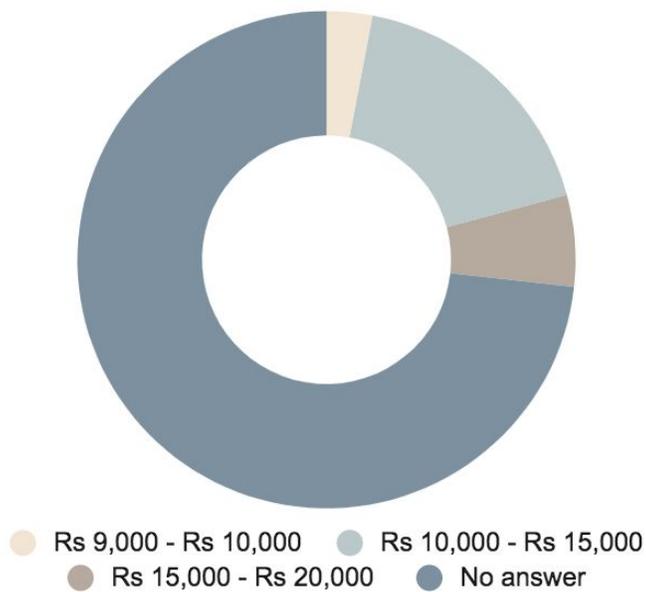
1. The money is not received in fixed installments. Some received amounts such as Rs 2,500, Rs 4,900, Rs 2,600 while some received two installments of Rs 3,000 and Rs 2,000 each. One beneficiary received Rs 3,000 at once, without having filled Form 1B.
2. Only 6 women were aware that the form needs to be filled 3 times to avail all three installments of the scheme.
3. Most respondents were unaware of whom to approach in case they did not receive the money.
4. All respondents were unaware of the PMMVY helpline number.

III. Impact Evaluation

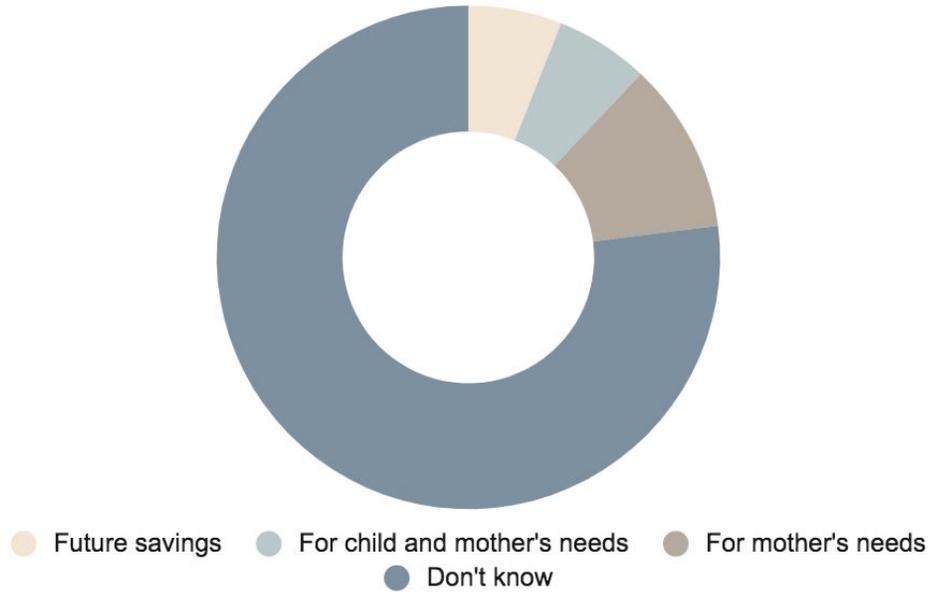
1. Respondents were asked how many months they would be able to sustain themselves on the Rs 5,000 provided by the scheme:



2. Respondents were asked what amount of money would be more appropriate to cover their needs:



3. Respondents were asked how they would spend the money if the amount were increased to Rs 15,000:



4. Respondents were asked how long the Rs 15,000 would last them:

